

Information to identify the case:

Debtor 1	<u>Rafaela Ortiz</u>	Social Security number or ITIN	xxx-xx-3384
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-26391-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rafaela Ortiz

11/16/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rafaela Ortiz
 Debtor

Case No. 18-26391-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 71

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db
 517757879 +Rafaela Ortiz, 267 Elberon Avenue, Paterson, NJ 07502-1324
 517757877 +Account Assure, Plan Administrator, P.O. Box 101147, Birmingham, AL 35210-6147
 517757887 +AllianceOne Receivables Management, Inc., P.O. Box 11641, Tacoma, WA 98411-6641
 517703582 American Coradius International LLC, 2420 Sweet Home Rd, Suite 150, Sharon Grove, KY 42280
 517757894 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 +Central Credit Services LLC, 9550 Regency Square Blvd, Suite 500,
 Jacksonville Beach, FL 32225-8169
 517703587 +Citi/cbna, 701 E 60th St N, Sioux Falls, SD 57104-0493
 517757888 +Client Services, Inc., P.O. Box 1503, Saint Peters, MO 63376-0027
 517757884 +Credit Control, LLC, P.O. Box 546, Hazelwood, MO 63042-0546
 517757893 ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
 517757880 +FMA Alliance Ltd, P.O. Box 2409, Houston, TX 77252-2409
 517703594 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 517757874 +Foster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
 517757878 +Grand Vacation Services, Attn: Loan Servicing, 6355 Metrowest Blvd,
 Orlando, FL 32835-6203
 517757882 +Hilton Gran Vacations, Association Manager, P.O. Box 402705, Atlanta, GA 30384-2705
 517757892 +Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
 517757875 +Lord & Taylor, Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106
 517757870 +MRS Bpo, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 517865912 +Medi-Lynx-Cardiac Monitoring LLC, 6700 Pinecrest Drive, Plano, TX 75024-4265
 517757886 +Monarch Recovery Management, Inc., P.O. Box 986, Bensalem, PA 19020-0986
 517703600 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 517757873 +National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
 517703602 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 517757881 +Resort Legal Team, Cancellations Experts, 9340 W. Martin Avenue, Suite 201,
 Las Vegas, NV 89148-4896
 517703620 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 517757876 +The Port Authority of NY & NJ, P.O. Box 15187, Albany, NY 12212-5187
 517757889 +Vital Recovery Services, LLC, P.O. Box 923747, Peachtree Cors, GA 30010-3747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 17 2018 00:40:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 17 2018 00:40:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517757885 +EDI: ARSN.COM Nov 17 2018 05:08:00 ARS National Services, P.O. Box 469046,
 Escondido, CA 92046-9046
 517703583 EDI: BANKAMER.COM Nov 17 2018 05:13:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 517703581 +EDI: TSYS2.COM Nov 17 2018 05:08:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 517703584 EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517703585 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517757891 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital one Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 517703586 +EDI: CHASE.COM Nov 17 2018 05:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517703588 +EDI: WFNNB.COM Nov 17 2018 05:13:00 Comenity Bank/avenue, Po Box 182789,
 Columbus, OH 43218-2789
 517757890 +EDI: WFNNB.COM Nov 17 2018 05:13:00 Comenity-Annie Sez, P.o. Box 659584,
 San Antonio, TX 78265-9584
 517703589 +EDI: WFNNB.COM Nov 17 2018 05:13:00 Comenitycb/hsn, Po Box 182120,
 Columbus, OH 43218-2120
 517703590 +EDI: WFNNB.COM Nov 17 2018 05:13:00 Comenitycb/mypointsrwd, Po Box 182120,
 Columbus, OH 43218-2120
 517703591 +EDI: WFNNB.COM Nov 17 2018 05:13:00 Comenitycb/zales, Po Box 182120,
 Columbus, OH 43218-2120
 517703592 +EDI: RCSFNBMARIN.COM Nov 17 2018 05:13:00 Credit One Bank Na, Po Box 98872,
 Las Vegas, NV 89193-8872
 517703593 +EDI: TSYS2.COM Nov 17 2018 05:13:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517703595 +EDI: AMINFOFP.COM Nov 17 2018 05:13:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 517703596 +EDI: CBSKOHL.S.COM Nov 17 2018 05:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 517703597 +E-mail/Text: bk@lendingclub.com Nov 17 2018 00:41:35 Lending Club Corp, 71 Stevenson,
 San Francisco, CA 94105-2985
 517703598 +EDI: MERRICKBANK.COM Nov 17 2018 05:08:00 Merrick Bank Corp, Po Box 9201,
 Old Bethpage, NY 11804-9001
 517703599 +EDI: MERRICKBANK.COM Nov 17 2018 05:08:00 Merrick Bk, Po Box 9201,
 Old Bethpage, NY 11804-9001

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 71

Date Rcvd: Nov 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517757883 +EDI: MID8.COM Nov 17 2018 05:13:00 Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517757896 +E-mail/Text: Jerry.Bogar@conduent.com Nov 17 2018 00:42:20 NJ E-Z Pass, Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650-4971
517703601 +E-mail/Text: bankruptcy@njfcu.org Nov 17 2018 00:41:09 North Jersey Fcu, 711 Union Blvd, Totowa, NJ 07512-2207
517703603 +EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
517757872 +EDI: RMCB.COM Nov 17 2018 05:08:00 RMCB, Retrieval-Masters Credit Bureau, Inc, p.o. box 1235, Elmsford, NY 10523-0935
517703604 +EDI: DRIV.COM Nov 17 2018 05:08:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
517703605 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/bp, Po Box 965024, Orlando, FL 32896-5024
517703606 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517703607 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/electronics Expo, C/o Po Box 965036, Orlando, FL 32896-0001
517703608 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/home Dsgn Ce/app, C/o Po Box 965036, Orlando, FL 32896-0001
517703609 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
517703610 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
517703611 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/jennifer Convrtrb, 950 Forrer Blvd, Kettering, OH 45420-1469
517703612 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/old Navy, Po Box 965005, Orlando, FL 32896-5005
517703613 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
517703614 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/pc Richard, Po Box 965036, Orlando, FL 32896-5036
517703615 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/score Rewards Dc, Po Box 965005, Orlando, FL 32896-5005
517703616 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/tjx Cos Dc, Po Box 965015, Orlando, FL 32896-5015
517703617 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
517703618 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synch/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
517704517 +EDI: RMSC.COM Nov 17 2018 05:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517703619 +EDI: WTRRN BANK.COM Nov 17 2018 05:13:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
517703621 +EDI: WFFC.COM Nov 17 2018 05:13:00 Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517757895* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
517757871* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 71

Date Rcvd: Nov 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Bradley J. Halberstadt bk@szjlaw.com
Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Franklin G. Soto on behalf of Debtor Rafaela Ortiz yesenia@bsgslaw.com
Kevin Gordon McDonald on behalf of Creditor Fifth Third Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6